

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
James L. Megilligan  
DebtorCase No. 12-14914-jkf  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 21

Date Rcvd: May 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2017.

db  
12897987 +James L. Megilligan, 8 Amber Court, Millersville, PA 17551-1344  
Bank of America, N.A., c/o Prober & Raphael, Attorney for Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365

12861109 +Burke & Hess, 951 Rohrerstown Road, Suite 102, Lancaster PA 17601-1974

13894879 +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011

13910730 MTGLQ Investors, LP, P.O. Box 52708 Irvine, CA 92619-2707

13099141 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)

12763861 +PNC BANK, P.O. BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 06 2017 00:42:12 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 06 2017 00:31:43 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 06 2017 00:42:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13345637 EDI: BANKAMER.COM May 06 2017 00:28:00 Bank of America, N.A., 4161 Piedmont Pkwy, NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012

12796686 EDI: CAPITALONE.COM May 06 2017 00:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

12796685 EDI: CAPITALONE.COM May 06 2017 00:28:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083

12836399 EDI: DISCOVER.COM May 06 2017 00:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

12838958 E-mail/Text: bankruptcynotices@cfstwo.com May 06 2017 00:42:10 Equity Resources LLC--Garon Rayburn, c/o CFS II Inc, 2488 E 81st Street, Suite 500, Tulsa, Oklahoma 74137-4214

13818871 +EDI: RMSC.COM May 06 2017 00:28:00 GE Capital Retail Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

12942444 EDI: BL-CREDIGY.COM May 06 2017 00:28:00 Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

12779508 +EDI: RMSC.COM May 06 2017 00:28:00 Synchrony Bank, c/o PRA Receivables Management LLC, P.O. Box 41021, Norfolk, VA 23541-1021

12761530 +EDI: WFFC.COM May 06 2017 00:28:00 Wells Fargo, PO Box 11701, Newark, NJ 07101-4701

13280009 +EDI: WFFC.COM May 06 2017 00:28:00 Wells Fargo Bank N.A., Attention: Bankruptcy Department, MAC # D3347-014C, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

12946000 +EDI: WFFC.COM May 06 2017 00:28:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mw-c-law.com  
ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
ANN E. SWARTZ on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners LLC  
ecfmail@mw-c-law.com, ecfmail@mw-c-law.com  
D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A. D.Troy.Sellars@usdoj.gov  
ELANA BROOKE FLEHINGER on behalf of Creditor Ocwen Loan Servicing, LLC cblack@udren.com  
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MTGLQ INVESTORS, LP bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor MTGLQ INVESTORS, LP bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor WELLS FARGO BANK, N.A. bkgroup@kmlawgroup.com  
MICHAEL D. HESS on behalf of Debtor James L. Megilligan amburke7@yahoo.com  
NATALIE M. MCGHEE on behalf of Creditor Main Street Acquisition Corp assignee of CHASE BANK  
USA N A nmcghee@becket-lee.com  
SALVATORE CAROLLO on behalf of Creditor Nationstar Mortgage, LLC. ldoyle@udren.com,  
cblack@udren.com  
SHERRI J. BRAUNSTEIN on behalf of Creditor Ocwen Loan Servicing, LLC sbraunstein@udren.com,  
vbarber@udren.com  
THOMAS I. PULEO on behalf of Creditor MTGLQ INVESTORS, LP tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:					
Debtor 1	<u>James L. Megilligan</u>			Social Security number or ITIN	<b>xxx-xx-1413</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>12-14914-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James L. Megilligan

5/4/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**